

CASA MATRIX - TWIN CITIES METRO AREA

Markets Targeted through CASA Initiatives

1. Emerging Markets

- Households of Color or Hispanic Ethnicity.
- Pilots endorsed by the Emerging Markets Homeownership Initiative (EMHI).

2. Single Headed Households

- A family with one adult householder, no spouse/partner in the household, and one or more dependents in the household.

3. Workforce Housing (see individual initiatives)

- New construction in Target Counties*
- New construction in approved developments
- Homes sold by government or non-profit agencies
- Homes with long-term affordability including Community Land Trust and deed restricted homes
- Approved employer-based initiatives
- Neighborhood/Community revitalization efforts
- Foreclosure Remediation

* Metro Area Target Counties: Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington, Wright



Twin Cities Metro Area

| Geographic Focus | Description of CASA Initiative | Offers: | Lenders / Contacts |
|-----------------------|--|-----------|--|
| | | HOME HELP | |
| Twin Cites Metro Area | Advisor's Mortgage Welcome Home <ul style="list-style-type: none"> • The Initiative Targets: <ul style="list-style-type: none"> ◦ Emerging Markets ◦ Single Headed Households ◦ Workforce Housing - the initiative targets newly constructed homes located in Carver, Hennepin, and Ramsey Counties. • Community Partners: Powderhorn Residence Group, Merit Title, Center for Energy and Environment, K. Hovananian • CASA income and house price limits apply • Homebuyer Training Required • Initiative Expires on November 1, 2010 | YES | Advisor's Mortgage, LLC Michael Lattery, 612-270-9039 |
| Twin Cites Metro Area | Bank of America Home Loans, CASA House Minnesota <ul style="list-style-type: none"> • The Initiative Targets: <ul style="list-style-type: none"> ◦ Emerging Markets ◦ Single Headed Households • Community Partners: Neighborhood Development Alliance, Powderhorn Residence Group, Community Neighborhood Housing and Minnesota Title Co. • CASA income and house price limits apply • Homebuyer Training Required • Initiative Expires on May 1, 2010 | YES | Bank of America Home Loans Bryce Plocharz, 763-780-7505 Nelson Valenzuela, 612-285-7300 Mike Cass, 612-285-7310 Denny Bennett, 612-285-7312 Ross Budd, 763-780-7510 Kim Zinda, 715-220-8717 |

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| Twin Cites Metro Area | Bell Mortgage 11 County Metro Area CASA <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Workforce Housing – the initiative targets newly constructed homes located in Minnesota Housing Targeted Counties. Community Partner: Anoka County Community Action, USDA CASA income and house price limits apply Homebuyer Training Required Initiative Expires on June 1, 2010 | YES | Bell Mortgage Diane Sallen, 952-591-1880 Don Welker, 763-262-2300 |
| Twin Cites Metro Area | Bremer Bank's 11 County Metro CASA Initiative <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Workforce Housing - the initiative targets community land trust homes, existing homes through the Roseville Senior Housing Regeneration Program, and homes sold by government or non-profit agencies. Community Partners: City of Lakes CLT, Two Rivers CLT, Greater Metropolitan Housing Corp and Anoka County Community Action CASA income and house price limits apply Homebuyer Training Required Initiative Expires on May 1, 2010 | YES | Bremer Bank Karen Ducharme, 763-569-2617 Vickie Rearden, 651-259-2510 Rebecca Becker, 763-389-2020 |

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| Twin Cites Metro Area | Brooklyn Park Homebuyer Initiative <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Workforce Housing - New construction or significant rehabilitation located in Hennepin County CASA income and house price limits apply Homebuyer Training Required Initiative Expires on September 1, 2010 | YES | 1. Bremer Bank Karen DuCharme, 763-569-2617 |
| | | YES | 2. Edina Realty Mortgage Nicci Brown, 763-569-5610 Rae Anne Ospina, 763-754-4765 |
| | | | |
| | | YES | 4. MidCountry Mortgage Kim Quayson, 651-789-3792 Carolyn Rice, 651-789-3766 |
| | | YES | 5. U.S. Bank Home Mortgage Maxine Timm, 612-821-6208 Soye Chalte, 612-501-6435 Jeff Gessell, 612-378-7115 Barbara Graham, 763-536-5304 |
| | | YES | 6. Wells Fargo Home Mortgage Lynn Bohm, 763-424-1540 Brian Warhol, 612-752-5764 |
| Twin Cites Metro Area St. Paul | City of St. Paul's City Living/MN Housing CASA Initiative <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Workforce Housing – the initiative targets Foreclosure Remediation Community Partners: Dayton's Bluff Neighborhood Housing Services, East Side Neighborhood Development Corporation, Neighborhood Development Alliance, Greater Frogtown Community Development Corporation, and Rondo Community Land Trust CASA income and house price limits apply Homebuyer Training Required Initiative Expires on March 1, 2010 | NO | City of St. Paul HRA Ed Niewinski, 651-266-6621 |

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| Twin Cites Metro Area Buffalo Isanti Monticello Otsego Zimmerman | CMHP Targeted NSP Communities CASA Initiative <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> This Workforce Housing initiative targets achieving homeownership within the NSP targeted neighborhoods in Buffalo, Isanti, Monticello, Otsego and Zimmerman Community Partner: Central Minnesota Housing Partnership CASA income and house price limits apply Homebuyer Training Required Initiative Expires on September 1, 2010 | YES | 1. Bremer Bank Rebecca Becker, 763-389-2020 Dan Stolt, 320-255-7140 Jackie Wessels, 320-656-3331 |
| | | | 2. Liberty Savings Bank Robin Gohman, 320-258-3256 |
| Twin Cites Metro Area | Cornerstone Mortgage Targeted Population <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Community Partners: Community Neighborhood Housing Services, Three Rivers Community Action, Central MN Housing Partnership & Washington County HRA CASA income and house price limits apply Homebuyer Training Required Initiative Expires on July 1, 2010 | YES | Cornerstone Mortgage Company Darcy McDonald, 952-808-0042 Elizabeth Vaughan, 952-808-0042 Carrie Guarrero, 952-808-2810 |
| Twin Cites Metro Area | Cornerstone Mortgage Twin Cities Foreclosure Initiative <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Workforce Housing - Foreclosure Remediation Community Partners: Washington County HRA, Three Rivers Community Action, GMHC CASA income and house price limits apply Homebuyer Training Required Initiative Expires on July 1, 2010 | YES | Cornerstone Mortgage Company Darcy McDonald, 952-808-0042 Elizabeth Vaughan, 952-808-0042 Carrie Guarrero, 952-808-2810 |
| Twin Cites Metro Area | Edina Realty Affordable Loan Initiative <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Workforce Housing - Foreclosure Remediation Community Partners: Community Action Partnership of Suburban Hennepin and Neighborhood Development Alliance CASA income and house price limits apply Homebuyer Training Required Initiative Expires on August 1, 2010 | YES | Edina Realty Mortgage Scott Harris, 952-476-3443 Kara Egan, 952-924-8771 Jeff Long, 952-928-5061 Tyler Zimmerman, 952-927-1613 |

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| Twin Cites Metro Area | Fairway Independent Mortgage Home Sweet Home MN <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Workforce Housing – the initiative targets newly constructed homes located in Minnesota Housing Targeted Counties. Community Partners: Community Action Partnership of Suburban Hennepin, Scott County HRA, Carver County HRA, Plymouth HRA, Anoka County Community Action Program, Ramsey County Community & Economic Development, Hennepin County Housing Community Works & Transit, Northwest Community Revitalization Corp., and Washington County HRA. CASA income and house price limits apply Homebuyer Training Required Initiative Expires on November 1, 2010 | YES | Fairway Independent Mortgage Corp. Randy Cullen, 952-851-8962 Kate Wilson, 952-851-8963 Nancy Healy, 952-851-8990 Kristin Wilson, 952-851-8984 Larry Wheelock, 612-799-6280 Barbara Crea, 952-851-8992 Tim Zemanovic, 952-851-8979 Stacy Vasend, 952-851-8977 |
| Twin Cites Metro Area Anoka County Sherburne County Wright County | KleinBank NW Metro Revitalization Housing Initiative <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> This Workforce Housing initiative targets new construction or significant rehabilitation in Anoka, Sherburne and Wright Counties and Foreclosure Remediation Community Partners: City of Big Lake, Wright County Community Action, Minnesota Real Estate Advisors and Exit Now Realty CASA income and house price limits apply Homebuyer Training Required Initiative Expires on June 1, 2010 | YES | KleinBank Joel Muehlberg, 763-263-2100 |
| Twin Cites Metro Area Scott County Carver County | KleinBank SW Metro Revitalization Housing Initiative <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> This Workforce Housing initiative targets new construction or significant rehabilitation in Scott and Carver Counties and Foreclosure Remediation Community Partners: Carver County CDA, Counselor Realty, and Chesnut Realty CASA income and house price limits apply Homebuyer Training Required Initiative Expires on June 1, 2010 | YES | KleinBank Ramona Bischof, 952-361-5325 |

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| Twin Cites Metro Area | Lake Area Mortgage CASA Initiative <ul style="list-style-type: none">The Initiative Targets:<ul style="list-style-type: none">Emerging MarketsSingle Headed HouseholdsCommunity Partners: Neighborhood Housing Services of Minneapolis, Neighborhood Development Alliance and Rondo Community Land TrustCASA income and house price limits applyHomebuyer Training RequiredInitiative Expires on October 1, 2010 | YES | Lake Area Mortgage Eric Otterness, 651-209-2912 |
| Twin Cites Metro Area | LendSmart Mortgage Minnesota Opportunity Program <ul style="list-style-type: none">The Initiative Targets:<ul style="list-style-type: none">Emerging MarketsSingle Headed HouseholdsCommunity Partners: Community Neighborhood Housing Services and Kootasca Community Action PartnershipCASA income and house price limits applyHomebuyer Training RequiredInitiative Expires on August 1, 2010 | YES | LendSmart Mortgage Scott Flaherty Jeff Wetzel Joe Olson Jon Lahr Bill Malark Phil Zastrow Nate Radoush Colin Cherry Qwon Hargrove Dean Larson Ivonne Kuri Dan Bengtson Shawn Vaiana Melissa Hall Mike Ruhland Eric Peterson Jessica Liu Mike Christian |
| Twin Cites Metro Area | Minnesota Housing FHA 203 Streamlined (K) <ul style="list-style-type: none">The Initiative Targets:<ul style="list-style-type: none">Workforce Housing Foreclosure RemediationCommunity Partner: Minnesota HousingCASA income and house price limits applyHomebuyer Training RequiredInitiative Expires on August 1, 2010 | | |
| | | YES | 2. Cornerstone Mortgage Company Darcy McDonald, 952-808-0042 Carrie Guarrero, 952-808-2810 |
| | | YES | 3. Bremer Bank Sue Elkins, 651-734-4327 |
| | | YES | 4. Community Bank Mankato Deb Ikier, 507-385-4452 |
| | | NO | 5. City of St. Paul HRA Ed Niewinski, 651-266-6621 |
| | | YES | 6. Lake Area Mortgage Eric Otterness, 651-209-2912 |

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| Twin Cites Metro Area | Mortgage & Investment Consultants Midtown Metro <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Community Partners: Powderhorn Residence Group Edina Title, and Midtown Global Market CASA income and house price limits apply Homebuyer Training Required Initiative Expires on May 1, 2010 | YES | Mortgage & Investment Consultants Michael Dietrich, 651-206-3377 Deb Sharrow, 651-308-8767 Dee Payne, 651-208-5624 |
| Twin Cites Metro Area | Mortgages Unlimited Home Opportunities <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Community Partners: Neighborhood Development Alliance, Hispanic Chamber of Commerce of Minnesota CASA income and house price limits apply Homebuyer Training Required Initiative Expires on August 1, 2010 | YES | Mortgages Unlimited Alan Sakry, 763-416-2659 |
| Twin Cites Metro Area | Opening Doors for a Global Community <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Community Partners: Powderhorn Residence Group, Neighborhood Development Center, Minnesota Home Ownership Center CASA income and house price limits apply Homebuyer Training Required Initiative Expires on March 1, 2010 | YES | MidCountry Bank Twila Hanks, 952-653-5013 Kim Quayson, 651-789-3792 Janelle Kuznia, 952-653-5014 John Pestka, 952-351-5421 |

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| Twin Cites Metro Area | PHH Home Loans - A Dream Home For You <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Community Partner: Neighborhood Development Alliance CASA income and house price limits apply Homebuyer Training Required Initiative Expires on December 1, 2010 | YES | PHH Home Loans Jody Hippen, 651-263-0896 Doreen Drake, 651-276-3141 Lisa Kosse, 651-683-8216 Jerome Nelson, 952-844-6042 Lonnie Kelly, 952-402-9797 Kurt Timm, 763-684-4900 Julie Piper, 763-792-6510 Vicki Boeddeker, 952-844-6454 Matt Weber, 612-850-6915 Steve Bilcik, 612-728-2293 Lisa Sorgdrager, 612-481-5513 Tyler Anderson, 763-550-7507 Ron Monroe, 763-477-6280 Steve Bevan, 651-690-8546 Josh Cambell, 651-430-7792 Shelly Hanson, 651-402-4883 Alexandra Nelson, 651-442-6218 Tom Lehmann, 651-730-2520 Julie Brix, 320-258-6701 |
| | Prospect Mortgage - Helping Through Existing Homes <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Community Partners: Powderhorn Residence Group and Minnesota Home Ownership Center CASA income and house price limits apply Homebuyer Training Required Initiative Expires on June 1, 2010 | | Prospect Mortgage Liz Peter, 651-341-6705 John Loomans, 612-281-1001 Chad Weiss, 612-597-3879 Ron Johnson, 612-590-7641 Deb Brengman, 651-353-8531 Dennis Mohagen, 612-245-3164 Pablo Silva, 952-457-4056 Cliff Morse, 612-961-8796 |

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| Twin Cites Metro Area | River City Mortgage & Financial Homeownership Initiative <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Workforce Housing - the initiative targets foreclosure remediation. Community Partners: Neighborhood Housing Services of Minneapolis, Neighborhood Development Alliance, Rondo Community Land Trust and Community Neighborhood Housing Services. CASA income and house price limits apply Homebuyer Training Required Initiative Expires on October 1, 2010 | YES | River City Mortgage & Financial Linda Kittler, 952-921-0300 Lindy Rood, 651-406-5000 Eunice Hallet, 651-406-5000 |
| Twin Cites Metro Area | Summit Mortgage Community Outreach <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Community Partners: Community Neighborhood Housing Services CASA income and house price limits apply Homebuyer Training Required Initiative Expires on August 1, 2010 | YES | Summit Mortgage Corporation Darren Lindquist, 763-229-4561 Peter Bolye, 612-701-6816 Shelly Jaax, 952-835-9353 Georgia Shedd, 651-762-8001 |
| Twin Cites Metro Area | US Bank 7 County Metro Area <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Workforce Housing - the initiative targets community land trust homes. The CLT partners are City of Lakes Community Land Trust, West Hennepin Affordable Housing Land Trust (Homes Within Reach) and Two Rivers Community Land Trust. Community Partners: Powderhorn Residents Group, ACORN, Community Action for Suburban Hennepin, NHS of Minneapolis, Community Neighborhood Housing Services, Anoka County Community Action Program, Minneapolis Urban League, and Neighborhood Development Alliance (NeDA). CASA income and house price limits apply Homebuyer Training Required Initiative Expires on September 1, 2010 | YES | US Bank Home Mortgage Jeff Zopf, 651-746-8317 Jeff Gessell, 612-378-7115 Kathy Luebke, 952-282-0027 Maxine Timm, 952-221-3532 Soye Chalthe, 612-287-2117 |
| Twin Cites Metro Area | Wells Fargo 11 County Metro <ul style="list-style-type: none"> The Initiative Targets: <ul style="list-style-type: none"> Emerging Markets Single Headed Households Workforce Housing - the initiative targets newly constructed and rehabilitated homes located in Minnesota Housing Targeted Counties, community land trust homes, and homes sold by government or non-profit agencies. Community Partners: Neighborhood Development Alliance and Powderhorn Residents Group CASA income and house price limits apply Homebuyer Training Required Initiative Expires on August 1, 2010 | YES | Wells Fargo Home Mortgage Pat Gleason, 612-667-1257 Pearl DuSha, 612-316-4810 Deborah Young, 651-205-7734 Al Macphail, 651-205-7733 Tracy Nooner, 612-316-2429 Greg Hillesheim, 651-205-8128 Lynn Bohm, 763-424-1540 |